

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 5/30/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David Joseph Hinckley
907 N. Noyes Blvd.
Saint Joseph, MO 64506

Candy Gail Myers
aka Candy Gail Myers–Hinckley, aka Candy G
Hinckley
907 N. Noyes Blvd.
Saint Joseph, MO 64506

Case Number:
13-50345-can13

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-6409
xxx-xx-9839

Attorney for Debtor(s) (name and address):

Noah J. Briles
918 Francis St.
St Joseph, MO 64501
Telephone number: 816-232-6265

Bankruptcy Trustee (name and address):

Richard Fink
Suite 800
818 Grand Blvd
Kansas City, MO 64106-1910
Telephone number: 816-842-1031

Meeting of Creditors

Date: **July 2, 2013**

Time: **01:00 PM**

Location: **411 Jules St., Room 223–Mann Conf. Rm., St. Joseph, MO 64501**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **9/30/13**

For a governmental unit (except as otherwise provided in rule 3002 (c)(1)): 180 days after Order for Relief

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts:

Sixty (60) days after the first date set for the meeting of creditors.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
Kansas City, MO 64106
Telephone Number: 816-512-1800
VCIS Number toll free: 866-222-8029

For the Court:

Court Executive:
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/31/13

Objections to confirmation must be filed with the clerk within 21 days after the conclusion of the 341 meeting. The plan may be confirmed without further notice or hearing absent timely objections. The Court will set a confirmation hearing only upon the filing of an objection to confirmation or the trustee's motion to deny confirmation.

Creditors with a security interest in property of the estate must provide evidence of perfection to both the trustee and to debtor's attorney prior to the meeting date scheduled above. The trustee may file a motion to avoid any such lien if evidence of perfection is not timely provided. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9L(12/12)

| | |
|---|---|
| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court. |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. |
| Foreign Creditors | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| — Refer to Other Side for Important Deadlines and Notices — | |

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of MissouriIn re:
David Joseph Hinckley
Candy Gail Myers
DebtorsCase No. 13-50345-can
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0866-5

User: kostrow
Form ID: b9iPage 1 of 3
Total Noticed: 43

Date Rcvd: May 31, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2013.

db/jdb +David Joseph Hinckley, Candy Gail Myers, 907 N. Noyes Blvd., Saint Joseph, MO 64506-2816
tr +Richard Fink, Suite 800, 818 Grand Blvd, Kansas City, MO 64106-1901
14815535 +Brandy Imlay, 709 N. 24th St., Saint Joseph MO 64506-2712
14815536 +Buchanan County Circuit Court, Buchanan County Courthouse, 411 Jules Street,
Saint Joseph MO 64501-1731
14815542 +Chase/J.P. Morgan Chase Bank, P. O. Box 9001871, Louisville KY 40290-1871
14815544 Citi Bank Mortgage, Po Box 689196, Des Moines IA 50368-9196
14815545 +Commerce Bank VISA, P O Box 806000, Kansas City MO 64180-6000
14815546 +Conserve, P. O. Box 457, Fairport NY 14450-0457
14815548 +David Schmitt, Attorney, 106 South 7th Street #500, Saint Joseph MO 64501-2241
14815551 +EIS Co, Bob Johnson, P. O. Box 1730, Reynoldsburg OH 43068-8730
14815552 +First Horizon Home Loans, PO Box 1532, Memphis TN 38101-1532
14815555 +Heartland Hospital - One Day Surgery, 5325 Faraon Street, Saint Joseph MO 64506-3488
14815556 +Heartland Paramedics, 137 N. Belt Highway, Saint Joseph MO 64506-3491
14815557 +Heartland Regional Medical Cen, Patient Financial Services, 137 N Belt Highway,
Saint Joseph MO 64506-3491
14815558 +Heartland/Mosaic Life Hospital, aka Heartland Regional Medical Center, 137 North Belt Hwy,
Saint Joseph MO 64506-3491
14815559 +Holbrook and Osborn, PA, 7400 W. 110th Street, Suite 600, Overland Park KS 66210-2360
14815560 +Home Depot, PO Box 182676, Columbus OH 43218-2676
14815561 +Kentwood Law Group, 5050 Palo Verde St., Suite 116, Montclair CA 91763-2333
14815562 +Kramer & Frank, Irwin James Frankel, 1125 Grand Ave, Ste. 600, Kansas City MO 64106-2501
14815564 +Midwestern Health Management, P O Box 9010, Saint Joseph MO 64508-9010
14815565 +Nodaway Valley Bank, PO Box 7315, Saint Joseph MO 64507-7315
14815566 Nodaway Valley Bank/Elan, P O Box 790408, Maryville MO 64468-0000
14815567 +Northwest Financial Services, P O Box 9010, Saint Joseph MO 64508-9010
14815568 +Office Depot Credit Card, PO Box 6403, Sioux Falls SD 57117-6403
14815569 +Peggy Campbell, Collector, 411 Jules Street, Ste. 123, Saint Joseph MO 64501-1729
14815571 +Tower Loans, PO Box 45, Saint Joseph MO 64502-0045

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: nbriles@stjoelive.com May 31 2013 20:46:03 Noah J. Briles, 918 Francis St.,
St Joseph, MO 64501
smg E-mail/Text: ecfnotices@dor.mo.gov May 31 2013 20:46:49 Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
14815534 +EDI: CITICORP.COM May 31 2013 21:03:00 AT & T Universal Card, P.O. Box 6500,
Sioux Falls SD 57117-6500
14815538 +E-mail/Text: cms-bk@cms-collect.com May 31 2013 20:47:09 Capital Management Services LP,
P. O. Box 120, Buffalo NY 14220-0120
14815537 +E-mail/Text: cms-bk@cms-collect.com May 31 2013 20:47:09 Capital Management Services LP,
726 Exchange Street #700, Buffalo NY 14210-1464
14815539 +EDI: CAPITALONE.COM May 31 2013 21:03:00 Capital One Bank, P. O. Box 30285,
Salt Lake City UT 84130-0285
14815541 +EDI: CAPITALONE.COM May 31 2013 21:03:00 Capital One Bank, Attn: Bankruptcy Dept.,
P O Box 30285, Salt Lake City UT 84130-0285
14815540 +EDI: CAPITALONE.COM May 31 2013 21:03:00 Capital One Bank, P. O. Box 60599,
City of Industry CA 91716-0599
14815543 +EDI: CITICORP.COM May 31 2013 21:03:00 Citi, Customer Service, PO Box 6500,
Sioux Falls SD 57117-6500
14815547 +EDI: CRFRSTNA.COM May 31 2013 21:03:00 Credit First, P. O. Box 81344,
Cleveland OH 44188-0001
14815549 +EDI: DISCOVER.COM May 31 2013 21:03:00 Discover Card, P. O. Box 6103,
Carol Stream IL 60197-6103
14815550 +EDI: DISCOVER.COM May 31 2013 21:03:00 Discover Financial Services, P O Box 6103,
Carol Stream IL 60197-6103
14815553 +EDI: RMSC.COM May 31 2013 21:03:00 GE Capital One Retail Bank/Lowes,
Attn: Bankruptcy Dept., P. O. Box 103104, Roswell GA 30076-9104
14815554 +EDI: RMSC.COM May 31 2013 21:03:00 GE Capital Retail Bank / Wal Mart, Attn: Bankruptcy Dept.,
P.O. Box 103104, Roswell GA 30076-9104
14815563 +EDI: HFC.COM May 31 2013 21:03:00 Menards Retail Service/HSBC, Capital One Retail,
P. O. Box 15521, Wilmington DE 19850-5521
14815570 EDI: NEXTEL.COM May 31 2013 21:03:00 Sprint, P.O. Box 4191, Carol Stream IL 60197-4191
14815572 EDI: TFSR.COM May 31 2013 21:03:00 Toyota Motor Credit Corp, P.O. Box 5855,
Carol Stream IL 60197-5855

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0866-5

User: kostrowr
Form ID: b9i

Page 2 of 3
Total Noticed: 43

Date Rcvd: May 31, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0866-5

User: kostrowr
Form ID: b9i

Page 3 of 3
Total Noticed: 43

Date Rcvd: May 31, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2013 at the address(es) listed below:

Noah J. Briles on behalf of Joint Debtor Candy Gail Myers nbriles@stjoelive.com
Noah J. Briles on behalf of Debtor David Joseph Hinckley nbriles@stjoelive.com
Richard Fink ecfincdocs@WDM013.com

TOTAL: 3